

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 21-18263-RG
Chapter: 13
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Diego E Padilla
aka Diego E Padilla Zayas
220 Atlantic Street
Elizabeth, NJ 07206

Mereca Franco
aka Mereca Padilla Franco
220 Atlantic Street
Elizabeth, NJ 07206

Social Security No.:

xxx-xx-4733

xxx-xx-9810

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 1/5/22
Time: 08:30 AM
Location: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor,
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: October 25, 2021
JAN: wdh

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
Diego E Padilla
Mereca Franco
Debtors

Case No. 21-18263-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Oct 25, 2021

User: admin
Form ID: 132

Page 1 of 2
Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Diego E Padilla, Mereca Franco, 220 Atlantic Street, Elizabeth, NJ 07206-1015
519337096	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, Honda Financial Services, P.O. Box 65507, Wilmington, DE 19808-0507
519337087	American Express, P.O. Box 981535, El Paso, TX 79998-1535
519337099	++ PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020 address filed with court:, Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
519337100	Select Portfolio Servicing, P. O. Box 65250, Salt Lake City, UT 84165-0250
519337101	Wells Fargo Credit Services, P.O. Box 522, Des Moines, IA 50306-0522

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 25 2021 20:23:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 25 2021 20:23:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519337089	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 25 2021 20:38:51	Capital One Bank USA, NA, P.O. Box 30285, Salt Lake City, UT 84130-0285
519337093	Email/Text: mrdiscen@discover.com	Oct 25 2021 20:23:00	Discover Card, P.O. Box 30943, Salt Lake City, UT 84130
519337095	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 25 2021 20:38:47	Home Depot Credit Services, P.O. Box 790328, Saint Louis, MO 63179-0328
519337099	Email/Text: signed.order@pfwattorneys.com	Oct 25 2021 20:23:00	Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020

TOTAL: 6

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519337098		Jose Padilla
519337097	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, Honda Financial Services, P.O. Box 65507, Wilmington, DE 19808-0507
519337088	*	American Express, P.O. Box 981535, El Paso, TX 79998-1535
519337092	*	Capital One Bank USA, NA, P.O. Box 30285, Salt Lake City, UT 84130-0285
519337090	*	Capital One Bank USA, NA, P.O. Box 30285, Salt Lake City, UT 84130-0285
519337091	*	Capital One Bank USA, NA, P.O. Box 30285, Salt Lake City, UT 84130-0285
519337094	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover

District/off: 0312-2

User: admin

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Date Rcvd: Oct 25, 2021

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Total Noticed: 11

Card, P.O. Box 30943, Salt Lake City, UT 84130

519337102 *

Wells Fargo Credit Services, P.O. Box 522, Des Moines, IA 50306-0522

TOTAL: 1 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2021 at the address(es) listed below:

Name	Email Address
Andrew M. Wolfenson	on behalf of Joint Debtor Mereca Franco andywolf@verizon.net diana@wolfensonlaw.com
Andrew M. Wolfenson	on behalf of Debtor Diego E Padilla andywolf@verizon.net diana@wolfensonlaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4